

09/656,815

In the Drawings:

The attached sheets of drawings include changes to all figures. These sheets, which include FIGURES 1-8, replace the original sheets, including FIGURES 1-8. The attorney docket number has been relocated to the margin, and changes have been made to FIGURE 7 to conform it to the description of that figure in the specification.

Attachments: Replacement sheets

Annotated sheets showing changes

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REMARKS/ARGUMENTS

Claims 9-28 are pending. The Examiner has deemed the Response to the prior office action nonresponsive. The drawings have been rejected as being noncompliant to 37 C.F.R. 1.84 because they do not have the marked-up drawing labels on each page of the drawing "Annotated Sheet" and the newly submitted drawings are not labeled on each page "Replacement Sheet." Claim 20 has been objected to for unclear labeling. These rejections are respectfully traversed.

Objections to the Drawings

Amended drawings are submitted herewith to address the objections to the drawings. No new matter has been added.

Claim Objections

The objection to Claim 20 has been addressed in the change in labeling of Claim 20, replacing the designation "Original" to "Previously Presented." Claim 20 was amended in Applicants' response to the Office Action mailed January 30, 2003.

Minor errors in antecedent basis in Claims 9 and 12 have also been corrected.

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CONCLUSION

In view of the foregoing remarks and for various other reasons readily apparent, Applicant submits that all of the claims now present are allowable, and withdrawal of the rejection and a Notice of Allowance are courteously solicited.

If any impediment to the allowance of the claims remains after consideration of this amendment, a telephone interview with the Examiner is hereby requested by the undersigned at (214) 939-8657 so that such issues may be resolved as expeditiously as possible.

No fee is believed to be due at this time. However, if any applicable fee or refund has been overlooked, the Commissioner is hereby authorized to charge any fee or credit any refund to the deposit account of Godwin Gruber LLP, No. 50-0530.

Dated: December 6, 2005

Respectfully submitted,

GODWIN GRUBER LLP

By

Christopher J. Rourk

Reg. No. 39,348

ATTORNEY FOR APPLICANTS

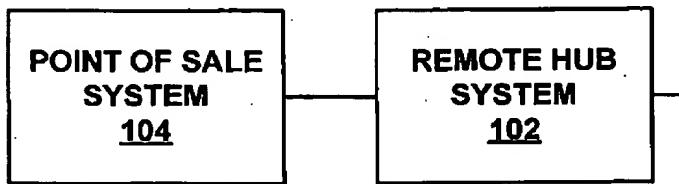
Attachments

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Email: crourk@godwingruber.com

014354.0004 1/5

FIGURE 1

100



AUTHORIZATION SYSTEM
108

GATEWAY SYSTEM
106

TRANSACTION SYSTEM
110

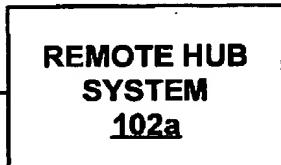
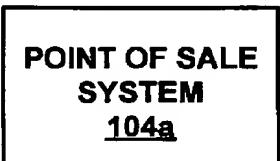
112

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Annotated Sheet

FIGURE 2

200

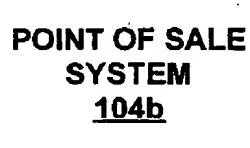
112



AUTHORIZATION SYSTEM
108a

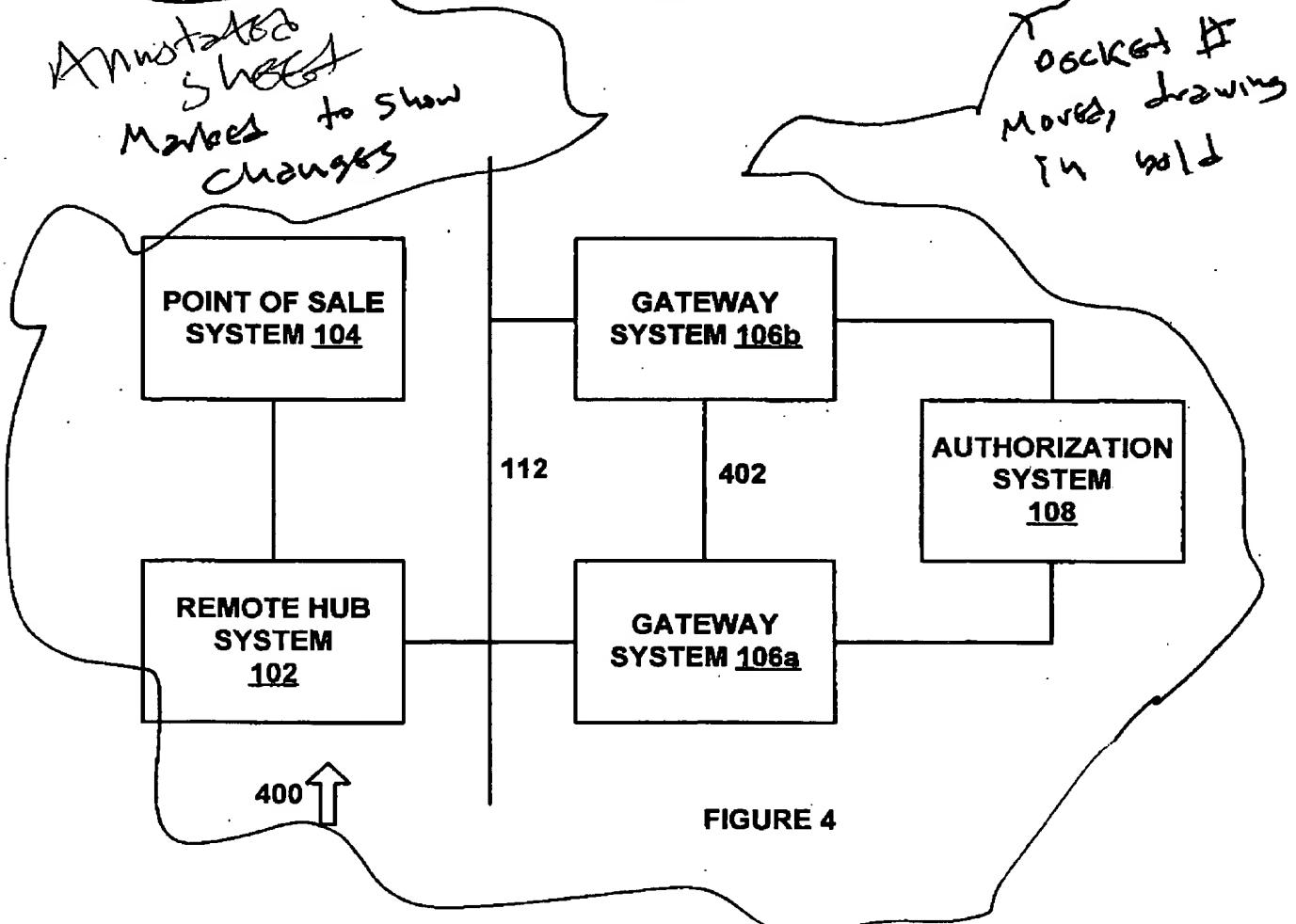
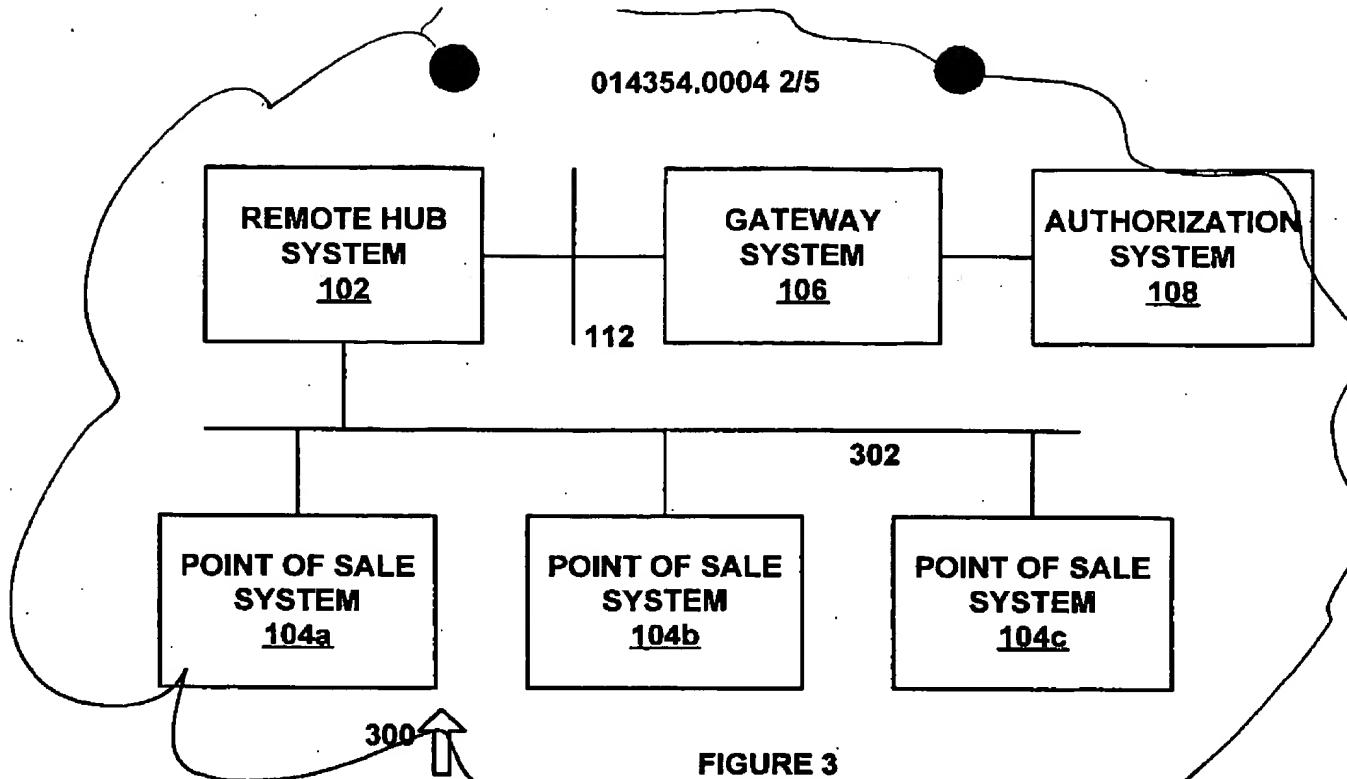
GATEWAY SYSTEM
106

AUTHORIZATION SYSTEM
108b

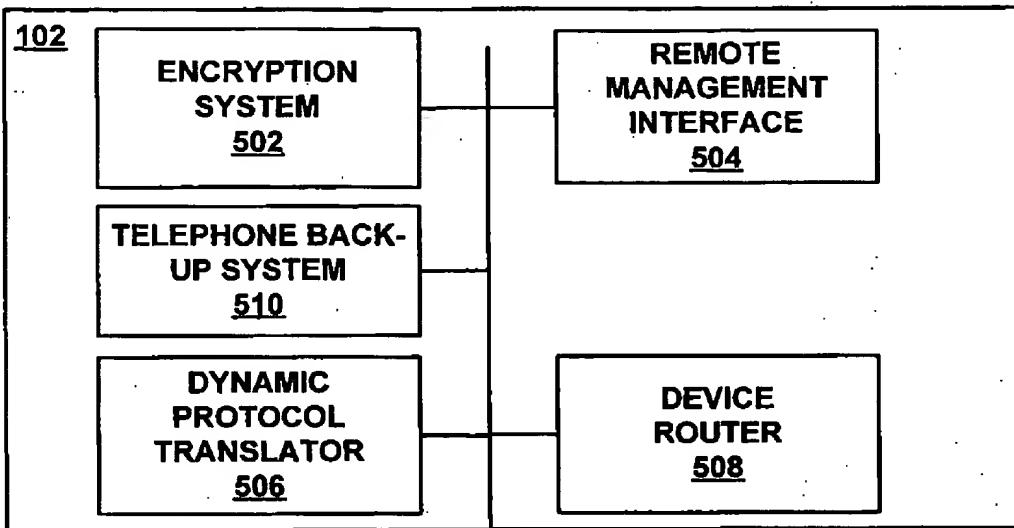


Docket # moves, drawings in hold

014354.0004 2/5



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*Attnote: see sheet 5
FIGURE 5
Marked to show changes*

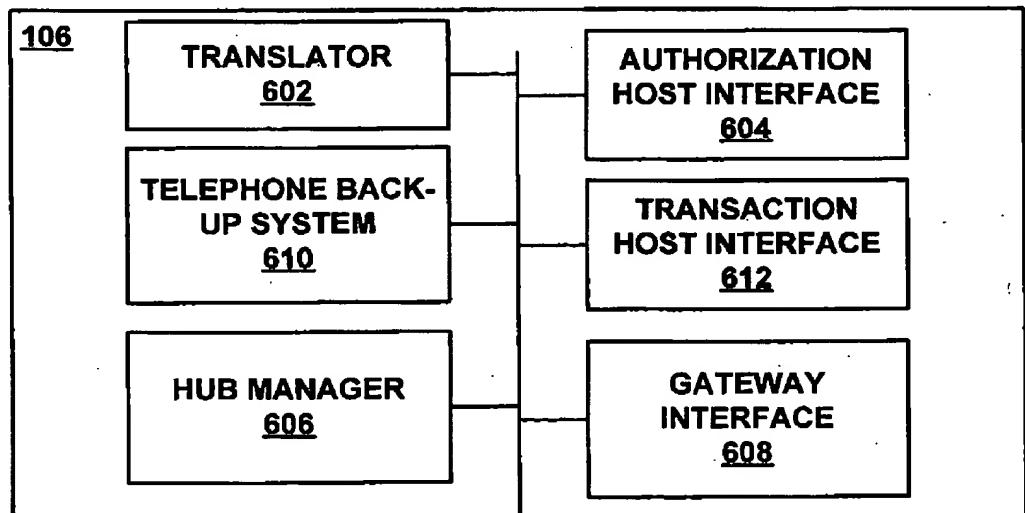
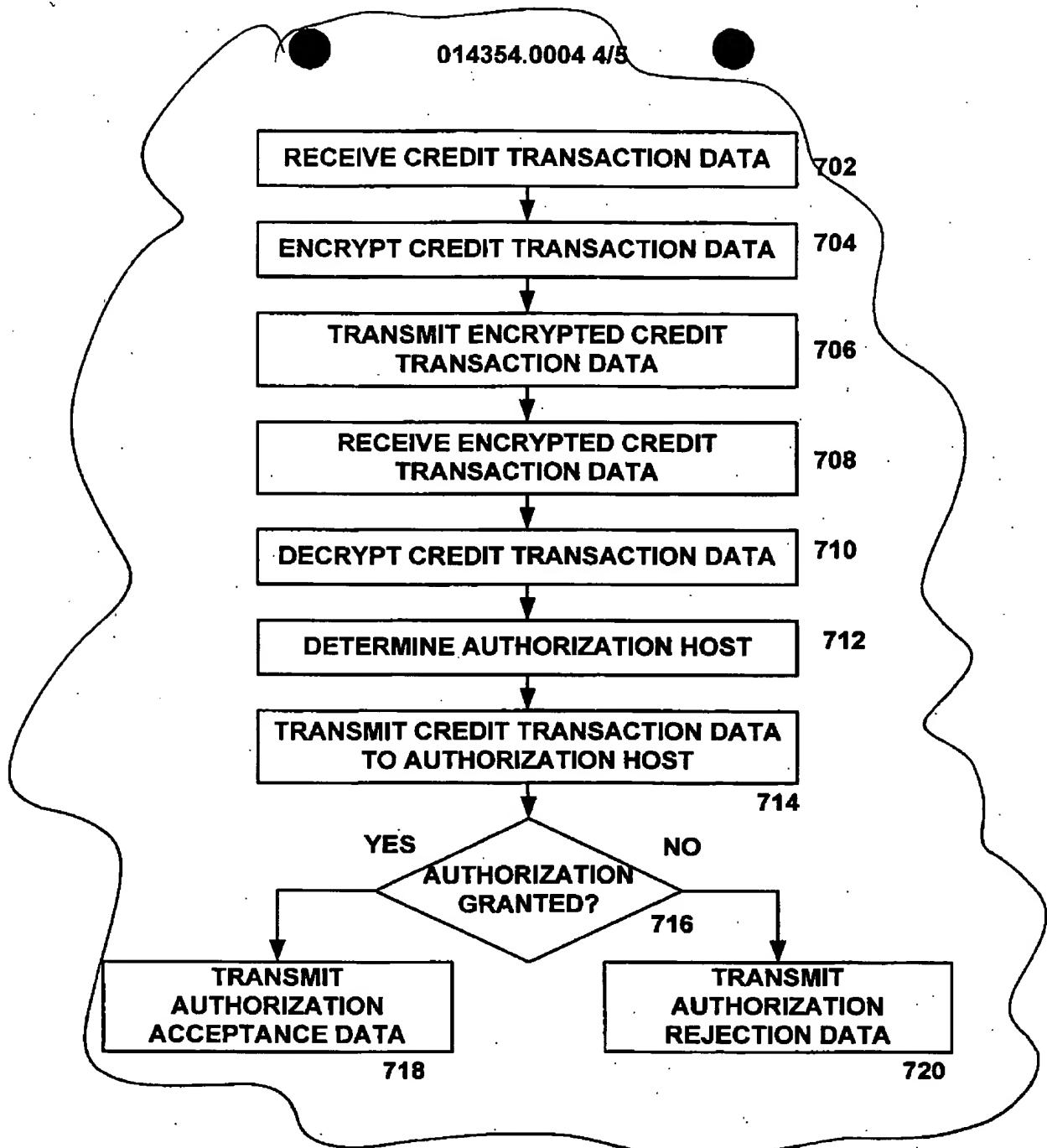


FIGURE 6

Doctored & moved, drawing in bold



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changes

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Street

Packet # ^{mosted},
Drawing in bold,

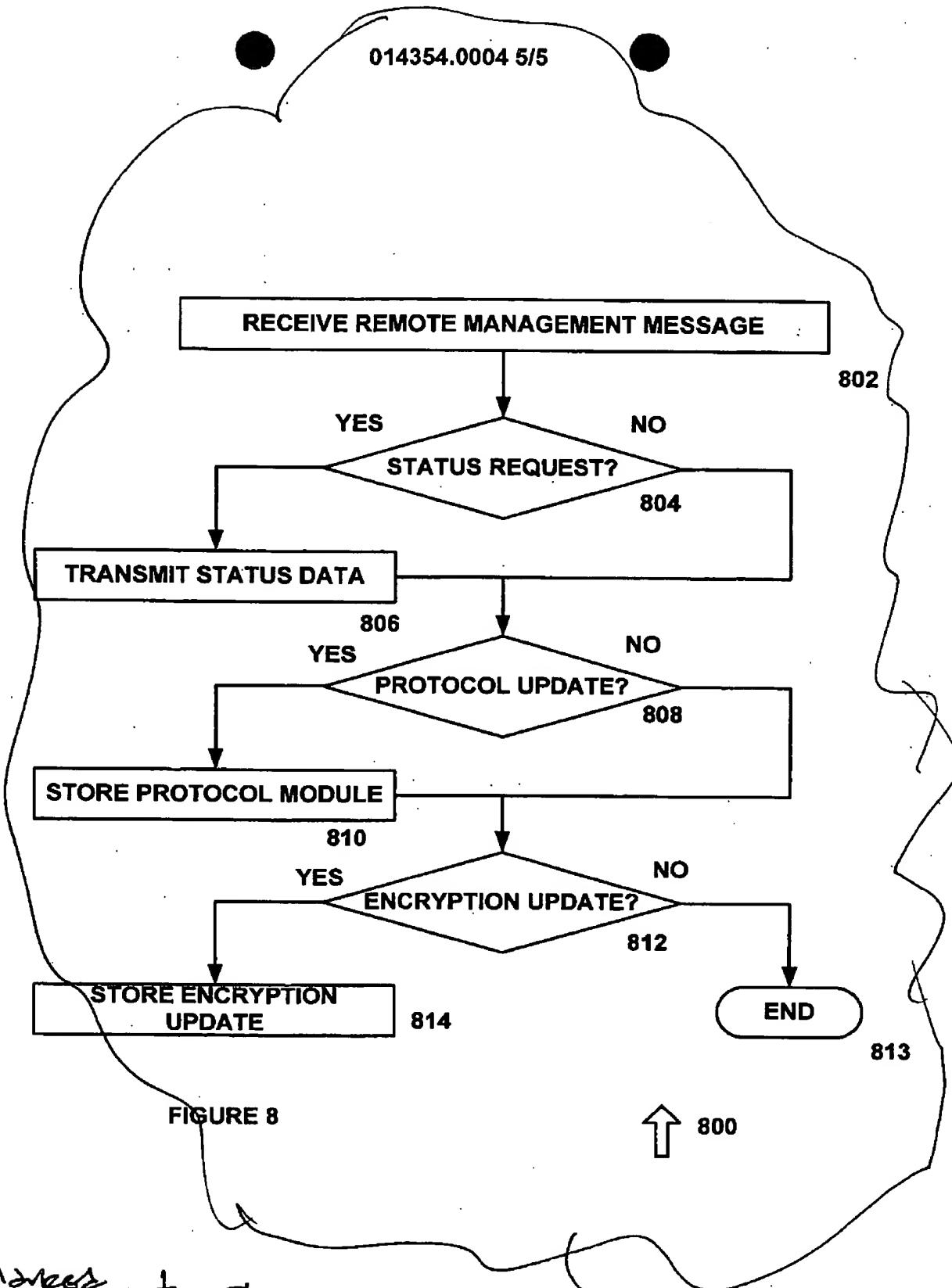
steps renumbered

and
deleted
to match
specification

FIGURE 7



700



Marked to show

changes Annotated Sheet

Packet # moves
Drawing in bold
Step # 's changes